

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 23-11154-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Caroline A Carino  
3061 Edwin Avenue, Apt 4G  
Fort Lee, NJ 07024

Social Security No.:  
xxx-xx-9134

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 21, 2025.

Dated: April 21, 2025  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Caroline A Carino  
Debtor

Case No. 23-11154-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Apr 21, 2025

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810
519835603	+ 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442
519835636	+ FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835647	+ New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202
519835648	+ PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 21 2025 21:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 21 2025 21:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519835604	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 21 2025 21:30:59	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835606	+ Email/Text: ally@ebn.phinsolutions.com	Apr 21 2025 21:28:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
519835607	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 21 2025 21:29:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
519835608	+ Email/PDF: bncnotices@becket-lee.com	Apr 21 2025 21:42:40	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520094721	Email/PDF: ADVS_EBN_BKR_AUTO@advs.advantage.com	Apr 21 2025 21:31:40	Advantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001
519835609	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 21 2025 21:28:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835611	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 21 2025 21:29:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2025 21:32:09	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835615	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 21 2025 21:42:46	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
519835617	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2025 21:31:45	CITIBANK NORTH AMERICA, CITIBANK SD

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Apr 21, 2025

Form ID: plncf13

Total Noticed: 43

519835618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2025 21:32:18	MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
519835619	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 21 2025 21:29:00	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519835620	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 21 2025 21:29:00	COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519835621	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2025 21:30:59	COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218
519886999	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2025 21:32:16	COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
520184525	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 21 2025 21:28:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520184524	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 21 2025 21:28:00	Crosscountry Mortgage, P.O Box 619096, Dallas, 75261-9741, Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096
519835622	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 21 2025 21:29:00	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519896839	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 21 2025 21:29:00	Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519835635	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 21 2025 21:29:00	DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047
519835643	+ Email/Text: bankruptcy@greenskycredit.com	Apr 21 2025 21:29:00	GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342-4796
519835644	+ Email/Text: bankruptcy@greenskycredit.com	Apr 21 2025 21:29:00	GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796
519878218	Email/Text: bankruptcy@greenskycredit.com	Apr 21 2025 21:29:00	Greensky, LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519835645	^ MEBN	Apr 21 2025 21:24:34	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548
519835646	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 21 2025 21:29:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519852624	+ Email/Text: RASEBN@raslg.com	Apr 21 2025 21:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519893800	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 21 2025 21:30:56	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
519835649	+ Email/PDF: bankruptcy_prod@navient.com	Apr 21 2025 21:30:56	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835651	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 21 2025 21:42:41	SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835652	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 21 2025 21:31:37	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835653	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Apr 21, 2025

Form ID: plncf13

Total Noticed: 43

519835654	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 21 2025 21:31:34	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519835655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 21 2025 21:31:44	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519861626	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 21 2025 21:29:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001
519835656	Email/Text: bankruptcies@uplift.com	Apr 21 2025 21:28:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519835657	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2025 21:31:35	UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085
			WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519835605	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835610	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835612	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835614	*+	CAPITAL ONE, ATTN: BANKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835616	*+	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
519835623	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835624	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835625	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835626	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835627	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835628	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835629	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835630	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835631	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835632	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835633	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835634	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835637	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835638	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835639	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835640	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835641	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835642	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835650	*+	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835658	*+	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
------------------	---

Marie-Ann Greenberg	magecf@magtrustee.com
---------------------	-----------------------

Russell L. Low	on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
----------------	--

U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
--------------	-------------------------------

TOTAL: 4